

**COMMONWEALTH OF KENTUCKY  
ENVIRONMENTAL AND PUBLIC PROTECTION CABINET  
OFFICE OF FINANCIAL INSTITUTIONS  
AGENCY CASE NO. 2005-AH- 016**

IN THE MATTER OF:  
GREATER FINANCIAL MORTGAGE CORPORATION.

**SETTLEMENT AGREEMENT**

**BACKGROUND AND FACTUAL FINDINGS**

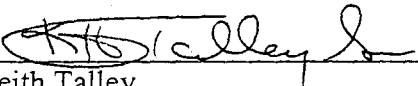
1. Greater Financial Mortgage Corporation ("Greater Financial") is licensed by the Office of Financial Institutions ("OFI") to conduct the business of a mortgage loan broker at 408 Blankenbaker Parkway, Suite 208, Louisville, Kentucky 40243 under mortgage loan broker license number 7168.
2. Greater Financial employed an individual named Jeff Judd, who was not registered with OFI, to originate mortgage loans in its licensed office in violation of KRS 294.255(1).

**AGREEMENT AND ORDER**

The Office of Financial Institutions and Greater Financial Mortgage Corporation, in the interest of economically and efficiently resolving the issues raised in the foregoing Background and Factual Findings, agree as follows:

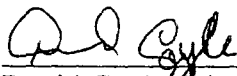
1. Greater Financial agrees to pay a fine in the amount of one thousand (\$1,000) dollars.
2. The fine shall be made payable to "Kentucky State Treasurer" and mailed to the Office of Financial Institutions, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601.

IT IS SO ORDERED on this the 22 day of June, 2005.

  
Keith Talley  
Acting Executive Director

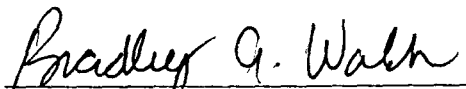
Consented to:

This 5<sup>th</sup> day of May, 2005

  
David Coyle, Director  
Division of Financial Institutions  
Office of Financial Institutions

Consented to:

This 20<sup>th</sup> day of May, 2005

  
Bradley A. Walsh, President  
Greater Financial Mortgage Corporation